







7749 Woodbine Road, Woodbine, MD 21797

February 6, 2019

[Insert Recipient's Name] [Insert Address] [Insert City, State, Zip]

RE: Important Security Notification Please read this entire letter.

## Dear [Insert customer name]:

We are contacting you regarding a data security incident that has occurred on February 4, 2019 at Kinsale Management Group (including Z Con, Mid Atlantic Contracting and Pro Power and Electric). This incident involved your name, address, social security number, wages and withholdings. As a result, your personal information may have been potentially exposed to others. Please be assured that we have taken every step necessary to address the incident.

This information was compromised from a targeted email phishing scam in which employees' names and emails were spoofed. We have been diligently working to recover any information possible and have also notified the local authorities, the State of Maryland and the IRS. Moving forward, we have instituted additional security and verification measures to ensure this does NOT happen again.

## What we are doing to protect your information:

To help protect your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: May 31, 2019 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/3bplus
- Provide your activation code: [code]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by May 31, 2019. Be prepared to provide engagement number DB10748 as proof of eligibility for the identity restoration services by Experian.

## ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

■ Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.\*

- Credit Monitoring: Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE<sup>TM</sup>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance\*\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-890-9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at <a href="https://www.experianIDWorks.com/restoration">www.experianIDWorks.com/restoration</a>. You will also find self-help tips and information about identity protection at this site.

As a recommendation, you should remain vigilant by reviewing all your account statements and monitoring your free credit reports. You can obtain an annual free credit report by ordering online from annualcreditreport.com, the only authorized website for free credit reports, or call 1-877-322-8228. You can also find additional information from the Federal Trade Commission at <a href="www.ftc.gov">www.ftc.gov</a>, at <a href="www.identitytheft.gov">www.identitytheft.gov</a>, or the Office of the Attorney General at (MD) <a href="www.marylandattorneygenreal.gov">www.marylandattorneygenreal.gov</a>, or (VA) <a href="https://www.oag.state.va.us/programs-initiatives/identity-theft">https://www.oag.state.va.us/programs-initiatives/identity-theft</a>. For information on how to place a fraud alert or credit security freeze go to <a href="www.freeze.equifax.com/Freeze/">www.freeze.equifax.com/Freeze/</a>, <a href="www.experian.com/freeze">www.transunion.com/credit-freeze</a>.

<b>Federal Trade Commission</b>	Maryland Attorney General
600 Pennsylvania Avenue,	Identity Theft Unit
NW	200 St. Paul Place, 25th Floor,
Washington, DC 20580	Baltimore, MD 21202
Telephone: (202) 326-2222	(410) 576-6491

idtheft@oag.state.md.us

Virginia Attorney General Office of the Attorney General ID Theft Passport Program 202 North 9th Street Richmond, VA 23219 800-370-0459 Three Credit Reporting Agencies

Equifax: 1-800-685-1111 Experian: 1-888-397-3742 TransUnion: 1-888-909-8872

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 410-795-4800.

Sincerely,

Amy Chandler

<sup>\*</sup> Offline members will be eligible to call for additional reports quarterly after enrolling

<sup>\*\*</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions